

Slips, trips and falls: Lower your church's accident risks

By Eric Spacek

Unfortunately, accidents happen while people are at church. Among the leading causes of church insurance claims are slip, trip and fall injuries. Fall downs are the largest cause of injuries reported by churches. These accidents can be as minor as a sprained ankle but can also result in broken limbs or far more serious damages.

During a recent winter season water from a church's lawn sprinkler system froze into a thin layer of ice on the church's sidewalks. A woman arriving for Bible study slipped on the ice and struck her head. Tragically, she died from head injuries several days later.

In terms of injuries and liability, many churches do not realize how devastating accidents involving slips and falls can be. Often, lawsuits are a result of neglect, poor maintenance or the belief that nothing bad could happen to a faithful church.

THE LEADING CAUSES OF SLIPS, TRIPS AND FALLS

Slips, trips and falls can happen anywhere inside or outside your facility. Knowing what to look for is the first step in safeguarding your people. The following is a list of the leading causes of these accidents:

- Uneven surfaces
- Unexpected obstacles on walking surfaces
- Poor lighting
- Ice or water on walking surfaces
- Loose or missing handrails
- Loose carpeting

Safety and security team

More than half of all fall claims are made by a church's own members. Churches need to realize that slips, trips and falls happen frequently and the liability risks are high. Protect your church and its members by doing all you can to prevent these painful accidents.

Planning and preparation provide simple solutions to help safeguard your church. The best way to protect your church is

to correct potential problems before they occur. Churches are encouraged to establish a safety and security team that will coordinate risk management for the facility.

HIGH RISK AREAS

There are some areas that are at a higher risk for causing accidents and should be monitored and inspected regularly to help prevent injuries. The following is a list of areas that are at a high risk for slips, trips and falls and should be thoroughly examined for any problems:

- Doorways, door thresholds and doorsteps
- Playgrounds
- Sidewalks
- Stairwells
- Kitchen areas
- Parking lots

Risk management is the process of identifying risks and hazards and taking steps to minimize or eliminate them. This team should be made up of individuals that have experience in facility management, construction safety, insurance, finance, risk management and law, and have been with the church for an extended period of time. Also they should have a passion for ensuring the safety of the church. One of the safety and security team's concerns should be to help eliminate the potential risks that could cause slips, trips and falls.

Preventative measures

There are ways to limit the occurrences of these types of accidents. The following is a checklist of precautions that the safety and security team should consider when checking and monitoring the safety of their church:

1. Regularly inspect the premises for slip and fall hazards. Pay special attention to the condition of walkways on Sunday mornings and other high-activity times.
2. Use slip-resistant paint on curbs and parking guards.

This will alert pedestrians that there is a change in elevation. Avoid painting walkways.

3. Install no-slip treads on wooden stairs, interior ramps and inclines.

4. Direct run-off water from roofs to downspouts and away from walking areas. In the winter months any amount

Doing regular walkthroughs of the facilities and checking for each of the items mentioned above can help prevent mishaps. Be sure to pay special attention to the high risk areas, as they are places that are likely to have slip, trip and fall hazards. When identifying the potential risks and making the necessary repairs

Thorough and ongoing maintenance is the best way to correct major causes of slips, trips and falls. An effective safety and security team can help safeguard the church by performing regular walkthroughs, documenting the churches efforts and budgeting for maintenance and repairs. Take these important steps to enhance the safety of your people and the security of your ministry.

The best way to protect your church is to correct potential problems before they occur.

of snow or ice is particularly hazardous. Year-round, moisture on smooth concrete, vinyl, tile and wood floors are cause for concern.

5. Use "Wet Floor" or other caution signs on rainy days and when cleaning and mopping. Any moisture on the floors can be hazardous.

6. Place protective guard rails around floor openings, lofts and other open areas.

7. Remove any objects or obstacles from walking surfaces. These can include electrical extension cords, boxes, storage items in walkways, children's toys, cleaning supplies and tools left unattended.

8. Illuminate all interior and exterior walking surfaces. If parking lots, sidewalks, stairwells, entryways, exits, hallways and rooms do not have sufficient lighting, slips, trips and falls are more likely to occur.

9. Make sure handrails are apparent and stable. Handrails provide extra stability and can keep people from falling when they stumble. If there are no handrails, or faulty ones, accident risks are high.

10. Inspect carpet for any damage. Make sure there are no rips, holes, loose edges or ripples due to wear and tear.

11. Mark all changes in elevation clearly.

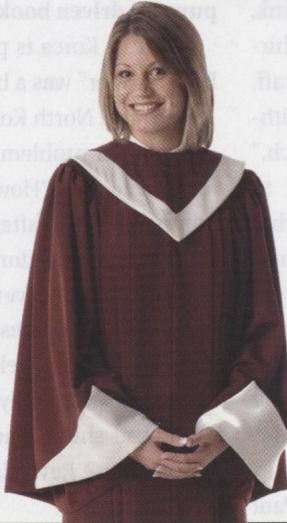
12. Maintain proper snow and ice removal.

be sure to document them and record the date. This documentation can assist in defending the church against a lawsuit that might arise.

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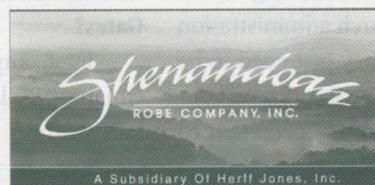
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